



***Regional Director's Actions Taken  
Under Delegation of Authority***

**For More Information Contact the  
Appropriate Regional Director or the Office  
of Public and Congressional Affairs  
(703) 518-6330**

***AUGUST 1999***

**Office of Examination and Insurance**

# SUMMARY OF DELEGATED ACTIONS - AUGUST 1999

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	189	52	5	16,908	368,807
II	0	0	0	261	91	6	20,706	285,677
III	0	0	0	362	111	8	37,214	294,995
IV	0	0	0	51	47	0	101,413	613,623
V	0	0	0	99	79	8	17,895	528,178
VI	0	0	0	91	75	6	26,075	187,828
TOTALS	0	0	0	1053	455	33	220,211	2,279,108
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	5	5	0	3	2	\$7,436,927	\$1,608,601	
II	4	3	1	2	2	\$7,172,852	\$1,213,097	
III	6	4	2	3	3	\$23,782,835	\$4,401,082	
IV	5	2	3	2	3	\$16,623,313	\$5,668,209	
V	4	1	3	1	3	\$1,541,603	\$18,570,880	
VI	6	3	3	4	2	\$198,500,828	\$6,794,624	
TOTALS	30	18	12	15	15	\$255,058,358	\$38,256,493	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE			
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS		
I	0/\$0	0/\$0	0	\$0	0	\$0		
II	0/\$0	0/\$0	0	\$0	0	\$0		
III	0/\$0	0/\$0	0	\$0	0	\$0		
IV	0/\$0	1/\$75,095,620	0	\$0	0	\$0		
V	0/\$0	0/\$0	0	\$0	0	\$0		
VI	0/\$0	2/\$82,064,822	0	\$0	0	\$0		
TOTALS	0/\$0	3/\$157,160,442	0	\$0	0	\$0		

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**CHARTER APPLICATIONS DISAPPROVED**

<b>Region</b>	<b>Date of Disapproval</b>	<b>Name and Location</b>	<b>Potential Members</b>	<b>Sponsor Support</b>	<b>Reason for Rejection</b>
---------------	----------------------------	--------------------------	--------------------------	------------------------	-----------------------------

**CHARTER APPLICATIONS APPROVED**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Date of Approval</b>	<b>Potential Members</b>	<b>Sponsor Support</b>
--------------------	---------------	--------------------------	-------------------------	--------------------------	------------------------

**FIELD OF MEMBERSHIP EXPANSIONS  
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Assets</b>	<b>Number of Members</b>	<b>Potential Membership Increase</b>
3633	I	People's Alliance Hauppauge, New York	\$128,597,180	37,199	1,300

Field of Membership: Members of the International Brotherhood of Teamsters Local Union No. 918 in Brooklyn, New York; who qualify for membership in accordance with the bylaws in effect on August 30, 1999;

4580	I	The Summit Rochester, New York	\$186,683,984	48,694	750
------	---	-----------------------------------	---------------	--------	-----

Field of Membership: Employees of The Hurlbut, Hickey-Freeman Company, Inc. or Bobby Jones, a division of Hickey-Freeman Company, Inc. who work in Rochester, New York;

24210	I	United Food & Retail Workers	\$1,678,073	1,991	6700
-------	---	------------------------------	-------------	-------	------

Field of Membership: Active members of Local 174, United Food and Commercial Workers Union (UFCW) in New York, New York who qualify for membership according to the bylaws in effect as of January 26, 1990;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	189	1225
Number of Federal Credit Unions Receiving Expansions	52	167
Potential Membership Increase	16,908	368,807
Number of FCU Requests Deferred	7	186
Number of FCU Requests Denied	5	6

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
4739	II	Hercules Wilmington, DE	\$11,690,584	3,363	800
Field of Membership: Emps of BetzDearborn, a wholly-owned subsidiary of Hercules, Inc., who work in, are headquartered in, or are paid from Wilmington, DE;					
15591	II	Scranton Times Employees Scranton, PA	\$5,491,244	3,161	500
Field of Membership: Employees of FutureCall Telemarketing, who work in Scranton, PA;					
19510	II	Lebanon Lebanon, PA	\$47,644,256	13,720	550
Field of Membership: Employees of Farmers Price, Inc., who work in Fredericksburg, PA;					
9007	II	US Airways MoonTownship, PA	\$458,201,270	93,635	520
Field of Membership: Employees of L. B. Foster Company who work in or are paid from Pittsburgh, PA;					
2551	II	Police & Fire Philadelphia, PA	\$895,451,522	103,571	812
Field of Membership: Employees of Holy Family College who work in Philadelphia, PA;					
6328	II	Nasa Bowie, MD	\$341,463,762	57,263	501
Field of Membership: Students and employees of Computer Learning Center, Inc., who work in Laurel, MD;					
5867	II	Wilkes Barre VA Employees Wilkes-Barre, PA	\$31,126,460	5,451	1,285
Field of Membership: Members of the Anthracite Post 283, VFW in Kingston, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of August 1999;					

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

2551	II	Police and Fire Philadelphia, PA	\$895,451,522	103,571	1,150
------	----	-------------------------------------	---------------	---------	-------

Field of Membership: Active members of Fraternal Order of Police, Montgomery County Lodge No. 14, located in Eagleville, Pennsylvania, who qualify for membership in accordance with its bylaws revised October 15, 1997;

## SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	261	2,503
Number of Federal Credit Unions Receiving Expansions	91	363
Potential Membership Increase	20,706	285,677
Number of FCU Requests Denied	6	89
Number of FCU Requests Delayed	43	418

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
05797	III	ORNL Oak Ridge, Tn	\$494,804,016	68,000	575
Field of Membership: Employees of Atlantic Research Corporation who work in or are paid from Knoxville, Tennessee.					
05974	III	Southern Security Memphis, Tn	\$62,385,825	22,903	1,060
Field of Membership: Employees of Back Yard Burgers, Inc., who work in, are supervised from, or are paid from Memphis, Tennessee.					
08470	III	Anderson Anderson, SC	\$53,277,840	16,751	571
Field of Membership: Employees of Springs Industries, Inc., who work in Hartwell, Georgia.					
09488	III	General Electric Emp. of Rome Rome, GA	\$64,462,611	14,792	1,945
Field of Membership: Members and employees of Calvary Baptist Church located in Rome, Georgia.					
09488	III	General Electric Emp. of Rome Rome, GA	\$64,462,611	14,792	1,945
Field of Membership: Members and employees of Tri-City Baptist Church located in Conover, North Carolina.					
10920	III	Arkansas Jacksonville, AR	\$250,798,656	50,282	1,718
Field of Membership: Employees of Riceland Foods, Inc., who work in or are paid from Stuttgart, Arkansas.					
10920	III	Arkansas Jacksonville, AR	\$250,798,656	50,282	975
Field of Membership: Employees and voting members of Arkansas State Dental Association located in North Little Rock, Arkansas who qualify for membership in accordance with their bylaws in effect 8/11/99.					
12004	III	Seymour Johnson Goldsboro, NC	\$49,284,283	19,356	750
Field of Membership: Employees of Case Farms who work in Goldsboro and Dudley, North Carolina.					
12320	III	Georgia Atlanta, GA	\$199,562,526	52,440	5,925
Field of Membership: Employees of Beaulieu Group, LLC, who work in Georgia and are paid from Dalton, Georgia.					
13828	III	Fort Jackson	\$245,621,142	68,460	950

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

Fort Jackson, Sc

Field of Membership: Employees of APAC Customer Services, Inc., who work in or are paid from Columbia, South Carolina.

21268	III	Dillard's Little Rock, AR	\$17,795,311	21,155	600
-------	-----	------------------------------	--------------	--------	-----

Field of Membership: Employees of Dillard's Department Stores, Inc., its subsidiaries and its leased departments who work in Montana (a single common bond expansion).

23042	III	Suncoast Schools Tampa, FL	\$2,059,740,276	233,047	500
-------	-----	-------------------------------	-----------------	---------	-----

Field of Membership: Students attending Florida College located in Temple Terrace, Florida.

23506	III	Choice Greensboro, NC	\$41,255,612	32,757	520
-------	-----	--------------------------	--------------	--------	-----

Field of Membership: Employees of Midland Delivery Services, Inc., who work in or are paid from Dalton, Georgia.

12062	III	RMB Employees <b>(Conversion to Community)</b> Bristol, TN	\$20,120,802	2,402	
-------	-----	---	--------------	-------	--

Field of Membership: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the area of Sullivan County, Tennessee bounded by Interstate Highway 81 on the west and the Sullivan County Line on the north, east and south.

9331	III	Robins <b>(Added two Underserved Communities)</b> Warner Robins, GA	\$456,610,337	113,299	
------	-----	---	---------------	---------	--

Field of Membership: Persons who live, regularly work, worship, or attend school in and businesses and other legal entities located in Emanuel County, Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.

Persons who live, regularly work, worship, or attend school in and businesses and other legal entities located in Telfair County, Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.

4999	III	Gilman United <b>(Added an Underserved Community)</b> St. Marys, GA	\$52,786,952	14,618	
------	-----	---	--------------	--------	--

Field of Membership: Persons who live, regularly work, worship, or attend school in and businesses and other legal entities located in Dodge County, Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.



REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	362	3,133
Number of Federal Credit Unions Receiving Expansions	111	262
Potential Membership Increase	37,214	294,995
Number of FCU Requests Denied	8	40
Number of FCU Requests Deferred	38	390

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Assets</b>	<b>Number of Members</b>	<b>Potential Membership Increase</b>
4966	IV	St. Charles Borromeo's Parish Parma, OH	24,917,921	6,014	2,400
Field of Membership: Members of Corpus Christi Parish in Cleveland, Ohio.					
4966	IV	St. Charles Borromeo's Parish Parma, OH	24,917,921	6,014	6,000
Field of Membership: Members of St. Thomas Moore Parish in Cleveland, Ohio.					
4966	IV	St. Charles Borromeo's Parish Parma, OH	24,917,921	6,014	7,500
Field of Membership: Members of St. John Bosco Parish in Parma Heights, Ohio.					
7393	IV	Columbus Metro Columbus, OH	53,618,099	12,715	850
Field of Membership: Voting members of the National Association of Retired Federal Employees (NARFE), Columbus Chapter #235, located in Columbus, Ohio, who qualify for membership in accordance with their charter and bylaws in effect on August 30, 1999.					
2535	IV	Canton School Employees Canton, OH	43,684,184	12,182	1,000
Field of Membership: Active members and employees of The American Legion Canton Post 44, in Stark County, Ohio, who qualify for membership in accordance with the association's constitution and bylaws as of August 30, 1999.					
1316	IV	Indiana State University Terre Haute, IN	46,751,038	9,849	550
Field of Membership: Employees of the government offices of Vigo County, who work in Vigo County, Indiana.					
12306	IV	New Trier Kenilworth, IL	13,684,099	4,265	1,450
Field of Membership: Employees, regular members, regular member pension fund trustees, and regular member voting delegates of the Illinois Public Pension Fund Association, aka IPPFA, who qualify for membership in accordance with the association's bylaws as of August 4, 1999.					
1649	IV	May Associates Akron, OH	10,375,086	5,922	15,000
Field of Membership: Employees of Lord & Taylor, a wholly owned subsidiary of May Department Stores Company, who work in or are paid from Wilkes Barre, Pennsylvania.					

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

1033	IV	Lansing Automakers Lansing, MI	294,982,040	49,711	1,100
------	----	-----------------------------------	-------------	--------	-------

Field of Membership: Employees of Peckham, Inc., who work in or are paid from Lansing or Charlotte, Michigan.

## Community Expansions or Community Conversions approved this month

1569	IV	Youngstown's Greater West Side Youngstown, OH	4,839,240	2,157	15,878
------	----	--	-----------	-------	--------

Field of Membership: (Community Expansion approved 8/4/99) Persons who live, work, worship, or attend school in, and businesses and other legal entitites located in the area of Mahoning County, Ohio, known as Youngstown's Greater West Side and Austintown, an area bounded by Jackson Township Line on the west, the Trumbull County line on the north, the Mahoning River and the Lakes of Mill Creek Park on the east, and the Boardman Township and Canfield Township lines on the south.

9845	IV	Lima Superior Community Lima, OH	80,884,781	23,813	44,600
------	----	-------------------------------------	------------	--------	--------

Field of Membership: (Community Expansion approved 8/18/99) Persons who reside, work, worship, or attend school in the area consisting of Allen and Auglaize Counties in Ohio.

## SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	51	539
Number of Federal Credit Unions Receiving Expansions	47	180
Number of Potential Members Added	101,413	613,623
Number of FCU Requests Denied	0	21
Number of FCU Requests Deferred	6	116

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Assets</b>	<b>Number of Members</b>	<b>Potential Membership Increase</b>
177	V	Shell Employees Houston Texas Houston, TX	\$152,804,764	23,679	750
Field of Membership Addition: employees of Enterprise Products Company who are paid from Houston, Texas.					
274	V	Aberdeen Aberdeen, SD	\$26,454,261	6,719	23,237
Field of Membership Addition: persons who live, work, worship or attend school in the low-income community of Brown County, South Dakota.					
1479	V	Fort Lyon Las Animas, CO	\$7,279,092	1,800	5,497
Field of Membership Addition: persons who live, work, worship or attend school in, and businesses and other legal entities, located in Bent County, Colorado.					
22747	V	The Local Dallas, TX	\$4,239,601	2,521	1,200
Field of Membership Addition: members of Local 263 of the International Association of Bridge, Structural, Ornamental, and Reinforcing Iron Workers in Arlington, Texas.					
24359	V	City-County Brooklyn Center, MN	\$218,513,278	40,641	850
Field of Membership Addition: employees of Katun Corporation who work in Minneapolis, Minnesota.					
24468	V	United Railway Fort Worth, TX	\$62,916,579	11,977	1,500
Field of Membership Addition: employees and members of Capitol River Council in Saint Paul, Minnesota.					
24470	V	Beaumont Area Educators Beaumont, TX	\$121,633,716	26,978	1,000
Field of Membership Addition: members of the Lamar University Alumni Association located in Beaumont, Texas.					

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

24540	V	Mutual First Omaha, NE	\$100,153,692	12,893	1,000
-------	---	---------------------------	---------------	--------	-------

Field of Membership Addition: employees of Rigel Corporation who work in or are paid from Omaha, Nebraska.

## SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	99	744
Number of Federal Credit Unions Receiving Expansions	79	585
Potential Membership Increase	17,895	528,178
Number of FCU Requests Denied	8	44
Number of FCU Requests Delayed	21	297

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
11194	VI	Star Harbor Rancho Dominguez, CA	\$19,470,255	6,033	711
Field of Membership: Employees of California Casino Management, Inc., dba Crystal Park Casino Hotel who work in Compton, California.					
17747	VI	Tenet Los Alamitos, CA	\$22,099,675	14,849	1,000
Field of Membership: Employees of Nurse Connection, Inc. who work in or are paid from Los Angeles, California.					
24235	VI	Operating Engineers Local Union #3 Dublin, CA	\$447,108,271	58,423	2,300
Field of Membership: Voting members of the International Association of Bridge, Structural, Ornamental & Reinforcing Iron Workers, Local Union No. 377 in San Francisco, California who qualify for membership in accordance with its charter and bylaws in effect on August 2, 1999.					
1180	VI	First Sacramento, CA	\$72,815,070	10,273	2,796
Field of Membership: Voting members of the Consumer Attorneys of California in Sacramento, California who qualify for membership in accordance with its charter and bylaws in effect on August 3, 1999.					
5913	VI	Alaska USA Anchorage, AK	\$1,483,186,123	210,947	543
Field of Membership: Voting members of the American Postal Workers Union, AFL-CIO, Midnight Sun 995/996 Area Local in Anchorage, Alaska who qualify for membership in accordance with its charter and bylaws in effect on August 3, 1999.					
566	VI	McDonnell Douglas West Huntington Beach, CA	\$450,224,938	64,340	750
Field of Membership: Employees of Dynamic Cooking Systems, Inc. who work in Huntington Beach, California.					
5912	VI	Denali Alaskan Anchorage, AK	\$164,125,189	31,542	1,000
Field of Membership: Voting members of the Anchorage Downtown Partnership in Anchorage, Alaska who qualify for membership in accordance with its charter and bylaws in effect on August 4, 1999; employees of the Anchorage Downtown Partnership who work in Anchorage, Alaska.					
1119	VI	1st Pacific Vallejo, CA	\$102,505,426	23,253	700
Field of Membership: Employees of Dey, L.P. who work in Napa, California.					

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

9289	VI	Lower Columbia Longshoremen Longview, WA	\$33,207,924	4,030	1,453
------	----	---	--------------	-------	-------

Field of Membership: Voting members of the Association of Western Pulp and Paper Workers, Local 153, in Longview, Washington who qualify for membership in accordance with their charter and bylaws in effect on August 17, 1999.

9005	VI	United Services of America San Diego, CA	\$362,332,525	51,606	1,000
------	----	---	---------------	--------	-------

Field of Membership: Employees of E.T.T., Inc. who work in or are paid from Las Vegas, Nevada.

9005	VI	United Services of America San Diego, CA	\$362,332,525	51,606	1,885
------	----	---	---------------	--------	-------

Field of Membership: Members of the St. Stephen's Church of God in Christ in San Diego, California.

2409	VI	Rockwell Downey, CA	\$464,271,412	57,798	1,600
------	----	------------------------	---------------	--------	-------

Field of Membership: Full time employees of the Howroyd Group of Companies who work in or are paid from Glendale, California.

## SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	91	672
Number of Federal Credit Unions Receiving Expansions	75	187
Potential Membership Increase	26,075	187,828
Number of FCU Requests Denied	6	84
Number of FCU Requests Deferred	18	191

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

**MERGERS APPROVED**

<b>Continuing Charter/ Insurance No.</b>	<b>Region</b>	<b>Name &amp; Location of Continuing CU</b>	<b>Continuing CU Assets</b>	<b>Merging Charter/ Insurance No.</b>	<b>Name &amp; Location of Merging CU</b>	<b>Merging CU Assets</b>	<b>Reason for Merger</b>
7656	I	Olean Teachers Olean, NY	\$6,462,111	60394	Olean Postal Olean, NY	\$810,693	Insolvency of MCU
Continuing Field of Membership: Employees of the boards of education in several towns, BOCES employees in Cattaraugus County, and other small educational groups. Merging Field of Membership: (state-chartered) Employees of the United States Postal Service or any other employees who works for the federal or state government in either Cattaraugus County, New York or Allegany County, New York.							
4959	I	Long Island Carle Place, NY	\$9,588,886	4959	Central Queens Bus Employees Rosedale, NY	\$5,138,225	Abandonment of officials
Continuing Field of Membership: Employees of the State of New York, who work at the Pilgrim Psychiatric Center in Brentwood, New York or at the Central Islip Psychiatric Center in Central Islip, New York; and other employee and associational groups. Merging Field of Membership: Regular members of the Local Division No. 1056 and Local No. 1179 of Amalgamated Transit Union, AFL-CIO, in New York, New York who qualify for membership in accordance with their constitution and bylaws as of August 11, 1981.							
15766	I	Mid-Hudson Valley Kingston, NY	\$282,480,053	19712	St. Anthony's Comm. Hosp. Emp. Brooklyn, NY	\$616,976	Safety and soundness concerns.
Continuing Field of Membership: Employees of IBM Corporation and its wholly-owned subsidiaries: IBM World Trade Corporation, IBM World Trade Europe/Middle East/Africa Corp., IBM World Trade Americas/Far East Corp., and Science Research Associates who work in Ulster, Greene, Albany, Columbia, Rensselaer, or Schenectady Counties, New York; and many other employee and associational groups. Merging Field of Membership: Employees of St. Anthony Community Hospital who work in Warwick, New York; members of the Mt. Alverno Convent in Warwick, New York.							
23902	I	Mutual Security Wilton, CT	\$93,283,294	66047	Heli-coil Employees Danbury, CT	\$797,908	Safety and soundness concerns.
Continuing Field of Membership: Employees of Perkin-Elmer Corporation and its wholly owned subsidiaries who work in the United States; and many other employee groups. Merging Field of Membership: Employees of the industrial divisions of Emhart Fastener Teknologies, a Black & Decker Company, who work in or are paid from Danbury, Connecticut.							
16470	I	La Valle Madawaska, ME	\$22,915,309	15742	Grand Isle Community Grand Isle, ME	\$1,681,726	Expand Services
Continuing Field of Membership: Persons who live or work in the Towns of Madawaska or Frenchville, Maine. Merging Field of Membership: Residents of Aroostock County, Maine, who live in Grand Isle, Maine.							

**MERGERS APPROVED - CONTINUE**

<b>Continuing Charter/ Insurance No.</b>	<b>Region</b>	<b>Name &amp; Location of Continuing CU</b>	<b>Continuing CU Assets</b>	<b>Merging Charter/ Insurance No.</b>	<b>Name &amp; Location of Merging CU</b>	<b>Merging CU Assets</b>	<b>Reason for Merger</b>
--	---------------	---	---------------------------------	---	--	------------------------------	------------------------------



## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

464	II	Phila. Dist. Railway Postal Clerk Philadelphia, PA	\$25,636,623	66538	Mutual CU Philadelphia, PA	\$1,804,063	Common Bond
-----	----	---	--------------	-------	-------------------------------	-------------	-------------

Continuing FOM: Emps of the U.S. Postal Service who work in or have headquarters in Phila., PA, or Camden, NJ;

Merging FOM: Employees of the U.S. Post Office who work in Philadelphia, PA;

68297	II	Norristown Bell CU Blue Bell, PA	\$25,591,922	68201	ABCON CU Valley Forge, PA	\$5,368,789	Voluntary
-------	----	-------------------------------------	--------------	-------	------------------------------	-------------	-----------

Continuing FOM: Multi-occupational, state-chartered CU primarily serving emps of the AT&T and the Blue Bell Telephone Co. and any company derived from either of these companies which includes but is not limited to American these companies which includes but is not limited to American Bell International, wwi Bucks, Chester, Montgomery, Delaware or Philadelphia Counties, PA;

Merging FOM: State-chartered CU serving clergy and emps of the American Baptist Churches, U.S.A., and of its institutions and churches (within the territories of the American Baptist Churches known as the Mid-Atlantic Region and New England Region) who work in PA, NY, NJ, DE, MD, WV, DC, CT, RI, MA, ME, NH or VT;

1117	II	Erie Gen. Electric Erie, PA	\$46,244,743	1358	EMICO Employees Erie, PA	\$316,385	Emergency Merger
------	----	--------------------------------	--------------	------	-----------------------------	-----------	------------------

Continuing FOM: Multiple common bond primarily serving employees of General Electric who work in Erie, PA:

Merging FOM: Single sponsor serving employees of EMI Corporation in Erie, Pennsylvania;

9555	II	NJ Suburban FCU Moorestown, NJ	\$3,669,073	3180	Teamsters 676 FCU Moorestown, NJ	\$896,712	Supervisory Concerns
------	----	-----------------------------------	-------------	------	-------------------------------------	-----------	----------------------

Continuing FOM: multiple common bond FOM serving several select employee groups;

Merging FOM: Members and employees of the International Brotherhood of Teamsters, Chauffeurs, Stablemen, and Helpers of America, Local No. 676, in Camden, New Jersey;

**MERGERS APPROVED - CONTINUE**

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
1303	III	Pen Air Pensacola, FL	\$367,167,977	15804	Escambia Educators Atmore, AL	\$166,691	Emergency merger

Continuing field of membership: Military and civilian personnel of the U.S. Government assigned or attached to Pensacola Navy Complex or Whiting Field in Escambia or Santa Rose Counties, Florida, or assigned to ships with home port at the U.S. Naval Air Station, Pensacola, Florida; employees of 86 other select groups in the Pensacola, Florida area.

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

Merging field of membership: Employees of the public schools who work in Escambia County, Alabama who are eligible for membership in the Escambia County Teachers Association bus drivers and other employees of the schools in Escambia County in which the association functions.

7253	III	East Baton Rouge Teachers Baton Rouge, LA	\$4,117,918	23384	North Baton Rouge Baton Rouge, LA	\$21,488	Emergency merger
------	-----	--	-------------	-------	--------------------------------------	----------	---------------------

Continuing field of membership: Teachers an employees of the East Baton Rouge Parish School Board who work in East Baton Rouge Parish, Louisiana; members of the Eastern Voices of Praise Association headquartered in Baton Rouge, Louisiana.

Merging field of membership: Members of Little Zion Baptist Church in Baton Rouge, Louisiana.

4714	III	United SE Bristol, TN	\$31,798,798	9015	Bristol Bristol, TN	\$23,594,656	Expanded services
------	-----	--------------------------	--------------	------	------------------------	--------------	----------------------

Continuing field of membership: Employees of the Sprint-Southeast Group, also 66 select groups in the Bristol, Tennessee area.

Merging field of membership: Employees of approximately 53 multiple select groups in the Bristol, Tennessee area.

23949	III	Paducah Paducah, KY	\$75,592,333	62546	Lourdes Employees Paducah, KY	\$1,061,567	Loss of sponsor support
-------	-----	------------------------	--------------	-------	----------------------------------	-------------	-------------------------------

Continuing field of membership: Employees of I.C.G. Railroad who work in Midwest (South-Central Illinois and Western Kentucky including Louisville, KY) and Midsouth (Western Tennessee and Western Kentucky) Divisions, except those eligible for primary membership in another I.C.G. Railroad credit union, and 108 select groups in the Paducah, Kentucky area.

Merging field of membership: Employees of Louides Hospital who work in Paducah, Kentucky.

60002	III	Members Winston-Salem, NC	\$107,295,995	65588	NCNG Savings and CU Fayetteville, NC	\$3,022,987	Continued services
-------	-----	------------------------------	---------------	-------	---	-------------	-----------------------

Continuing field of membership: Employees of the former McLean Trucking Company who work in Winston-Salem, North Carolina; several select groups in the Winston-Salem area.

Merging field of membership: Employees of the North Carolina Natural Gas Company who work in or are supervised from Fayetteville, North Carolina.

67295	III	Seaboard Employees Jacksonville, FL	\$115,586,210	68194	Florida Physicians Association Jacksonville, FL	\$316,528	Noncompliance with Y2K requirements
-------	-----	--	---------------	-------	--	-----------	---

Continuing Field of Membership: Employees of CSC Corporation, Norfolk Southern, Amtrak, Unisource Worldwide, and related companies headquartered in the Jacksonville, Florida; several other select groups in the Jacksonville, Florida area.

Merging Field of Membership: Dues paying members of the Florida Physicians Association or Florida Medical Association located in Jacksonville, Florida.

## MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
68215	IV	Corporate America Elgin, IL	344,633,500	4941	Bristol Group Bristol, CT	16,162,513	Operating deficiencies, declining capital

Continuing Field of Membership: Employees of GTE Communications Systems, or its wholly owned subsidiaries and affiliated companies, who work in various named locations in the United States, and numerous select groups around the nation.

Merging Field of Membership: Employees of New Departure Division of General Motors Corporation who work in Bristol, or Meriden, Connecticut, and numerous select groups.

68259	IV	Indiana Members Indianapolis, IN	514,668,973	60371	Brylane Associates Indianapolis, IN	4,289,254	Expanded services
-------	----	-------------------------------------	-------------	-------	--	-----------	-------------------

Continuing Field of Membership: Faculty members and employees of Indiana University, Purdue University, Indiana Central University, Butler University, and Marian College who work in Indianapolis, Indiana; and numerous

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

select groups.

Merging Field of Membership: Employees of Brylane, Inc., in Indianapolis, Indiana.

61964	IV	St. Angela Parish Roseville, MI	8,625,911	62434	St. Sylvester Parish Warren, MI	1,070,723	Operating deficiencies
-------	----	------------------------------------	-----------	-------	------------------------------------	-----------	------------------------

Continuing Field of Membership: Members and employees of St. Angela Church and students of St. Angela Parish School in Roseville, Michigan.

Merging Field of Membership: Members and employees of St. Sylvester Church and St. Edmunds Church in Warren, Michigan.

6674	IV	CWV TEL Clarksburg, WV	12,750,860	68116	Corhart Employees Buckhannon, WV	308,232	Operating deficiencies
------	----	---------------------------	------------	-------	-------------------------------------	---------	------------------------

Continuing Field of Membership: Employees of the Chesapeake and Potomac Telephone Company of West Virginia, the American Telephone and Telegraph Company, and Western Electric Company, who work in various named West Virginia counties; employees of Barbour County Board of Education and Alderson-Broaddus College who work in Barbour County, West Virginia; employees of Stonewall Jackson Memorial Hospital who work in Weston, West Virginia.

Merging Field of Membership: Employees of Corhart Refractories who work in Buckhannon, West Virginia.

22241	IV	Long Reach Employees Friendly, WV	13,940,526	22938	Pleasants County School Emp St. Mary's, WV	460,800	Expanded services
-------	----	--------------------------------------	------------	-------	---	---------	-------------------

Continuing Field of Membership: Employees of Union Carbide Corporation, in Sistersville, West Virginia; employees of Brown's Excavating Inc., in Friendly, West Virginia; employees and elected and appointed officials of Tyler County, West Virginia; employees of the Federal Government in Tyler County, and the Tyler County Board of Education who work in Tyler County, West Virginia; employees of the P.R.T. Vocational Center in Pleasants County who are paid by the Tyler County Board of Education; and members of record of the Middle Island Federal Credit Union.

Merging Field of Membership: Employees of public and private schools and universities in Pleasants County, West Virginia.

## MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
65282	V	Kansas Topeka, KS	\$27,874,279	63305	Menninger Employees Topeka, KS	\$3,576,291	More/better services
Continuing Field of Membership: employees of the Veterans Medical Center in Topeka, Kansas and other SEGs.							
Merging Field of Membership: employees of Menninger Medical Center in Topeka, Kansas.							
64651	V	Energy Family Minneapolis, MN	\$28,547,622	64848	Northern States Service Station Minneapolis, MN	\$7,370,882	More/better services
Continuing Field of Membership: employees of Northern States Power, Energy Masters, NRG Energy, Sern Innovations.							
Merging Field of Membership: employees of Northern States Power and Minneapolis GE.							
60608	V	Associated Deer Park, TX	\$31,951,707	60588	Syntex Houston, TX	\$7,623,707	Sponsor plant closing
Continuing Field of Membership: employees Occidental Chemical Corporation and 52 other SEGs.							
Merging Field of Membership: employees of Texas Petro Chemicals and 10 other SEGs.							

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

1479	V	Fort Lyon Las Animas, CO	\$7,692,545	6875	Rocky Ford Rocky Ford, CO	\$1,541,103	Poor financial condition
------	---	-----------------------------	-------------	------	------------------------------	-------------	-----------------------------

Continuing Field of Membership: employees of VA Medical Center in Fort Lyon, Colorado (and volunteers); US Postal Service & Department of Agriculture in Las Animas, Colorado; bent County, Colorado; City of Las Animas, Colorado; Nationa Guard in Las Animas or La Junta, Colorado (members); Bent County School District.

Merging Field of Membership: persons who reside or work in Otero and Crowley Counties, Colorado except for persons eligible for primary membership in La Junta FCU, Otero County Teachers FCU, and Mennonite FCU.

## MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
67005	VI	National J.A.C.L. Salt Lake City, UT	\$17,134,070	65339	San Francisco J.A.C.L. San Francisco, CA	\$519,686	Lack of growth

Continuing Field of Membership: Members of the Japanese American Citizens League.

Merging Field of Membership: Members of the Japanese American Citizens League of San Francisco, CA.

60793	VI	Redwood Santa Rosa, CA	\$396,038,749	7090	St. Anselms San Anselmo, CA	\$204,649	More/better services
-------	----	---------------------------	---------------	------	--------------------------------	-----------	-------------------------

Continuing Field of Membership: N/A - State Chartered.

Merging Field of Membership: Members and employees of St. Anselm's Parish in San Anselmo, California.

68294	VI	Credit Union Northwest Seattle, WA	\$17,117,894	68209	Seattle Pacific Seattle, WA	\$6,274,938	More/better services
-------	----	---------------------------------------	--------------	-------	--------------------------------	-------------	-------------------------

Continuing Field of Membership: Employees and family of Chevron, U.S.A. and Union Pacific Railroad in Western Washington and various select employer gorups in the Seattle, Washington area.

Merging Field of Membership: Employees, alumni, students and their family members of Seattle Pacific University and members of the Methodist Churches of the Pacific Northwest Conference.

19976	VI	H.P.	\$693,000,000	11394	HP Family	\$101,427,975	More/better
-------	----	------	---------------	-------	-----------	---------------	-------------

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

Palo Alto, CA

Andover, MA

services

Continuing Field of Membership: Employees of Hewlett-Packard in the State of California, 2 Oregon cities, 3 Washington cities, and 2 Colorado cities.

Merging Field of Membership: Employees of Hewlett-Packard Company in several eastern cities.

19976	VI	H.P. Palo Alto, CA	\$693,000,000	22437	HP Rocky Mountain Loveland, CO	\$94,504,233	More/better services
-------	----	-----------------------	---------------	-------	-----------------------------------	--------------	-------------------------

Continuing Field of Membership: Employees of Hewlett-Packard in the State of California, 2 Oregon cities, 3 Washington cities, and 2 Colorado cities.

Merging Field of Membership: Employees of Hewlett-Packard Company in Larimer and Weld Counties, Colorado.

10963	VI	U.F.C.W. of Northern California San Leandro, CA	\$3,075,547	16907	American National San Leandro, CA	\$2,363,971	Lack of sponsor support
-------	----	--	-------------	-------	--------------------------------------	-------------	----------------------------

Continuing Field of Membership: Employees and members of the Untied Food and Commercial Workers International Union in California, who belong to the following locals:

#101, South San Francisco; #120, Oakland; #203, San Francisco; #506, San Jose; #508, South San Francisco; and #516, Burlingame.

Merging Field of Membership: Employees of National Can Corporation who work in San Leandro, Burlingame, Santa Clara, Sunnyvale, or Modesto, California, or Kent or Vancouver, Washington, employees of Western Manpower who drive exclusively for National Can Corporation in the area served by the FCU, and employees of Aqua Blue Pool Service who work in Castro Valley, California.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - August 31, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
4212/68410	IV	United Consumers Independence, MO	75,095,620	FOM related
03654/68408	VI	Postal Plus Tacoma, WA	\$15,440,685	FOM restriction
10644/68409	VI	Cabrillo San Diego, CA	\$66,624,137	FOM restriction

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
-----------------	--------	-------------------	--------------	--------

INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
-----------------	--------	-------------------	----------------	--------	-----------------

CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
-----------------------	--------	-------------------	--------	---------